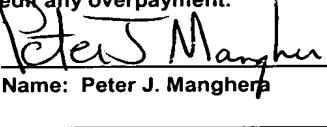
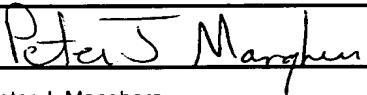


<p style="text-align: center;"><b>TRANSMITTAL FORM</b></p> <p>DEC 02 2004</p> <p><i>To be used for all correspondence after initial filing</i></p>		Application Number	09/543,938
		Filing Date	4-6-2000
		First Named Inventor	Dushyant Sharma
		Art Unit	3621
		Examiner Name	F. Backer
Total Number of Pages in This Submission	Attorney Docket Number	6582-RCE	

<b>ENCLOSURES (check all that apply)</b>			
<input checked="" type="checkbox"/> Fee Transmittal Form <input checked="" type="checkbox"/> Fee Attached – check no. 295998 for \$1220.00  <input checked="" type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s)  <input checked="" type="checkbox"/> Extension of Time Request  <input type="checkbox"/> Express Abandonment Request  <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): <b>Request for Continued Examination (RCE) Transmittal</b>  <b>Return Postcard</b>	
		<b>Remarks</b>  <b>Authorization is hereby given to charge Deposit Account No. 18-0882 for any fee deficiency or credit any overpayment.</b>  Name: Peter J. Manghera	

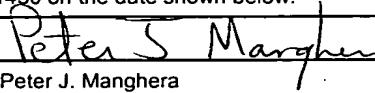
<b>SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT</b>			
Firm	Reinhart Boerner Van Deuren s.c.		
Signature			
Printed Name	Peter J. Manghera		
Date	November 29, 2004	Reg. No.	40,080

**RECEIVED**

DEC 07 2004

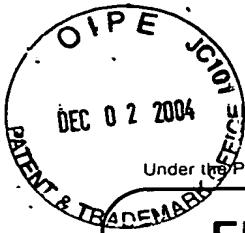
**GROUP 3600****CERTIFICATE OF TRANSMISSION/MAILING**

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Main Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Signature	
Typed or printed name	Peter J. Manghera
Date	November 29, 2004

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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# FEE TRANSMITTAL for FY 2005

Effective 10/01/2004. Patent fees are subject to annual revision.

 Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$ 1770.00)

Complete if Known

Application Number	09/543,938	RECEIVED
Filing Date	4-6-2000	DEC 07 2004
First Named Inventor	Dushyant Sharma	
Examiner Name	F. Baker	
Art Unit	3621	
Attorney Docket No.	6582-RCE	GROUP 3600

## METHOD OF PAYMENT (check all that apply)

 Check  Credit card  Money  Other  None Order
 Deposit Account:

Deposit Account Number 18-0882

Deposit Account Name Reinhart Boerner Van Deuren s.c.

## The Director is authorized to: (check all that apply)

 Charge fee(s) indicated below  Credit any overpayments  
 Charge any additional fee(s) or any underpayment of fee(s) except for the issue fee  
 Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

## FEE CALCULATION

## 1. BASIC FILING FEE

Large Entity	Small Entity	Fee Description	Fee Paid
Fee Code (\$)	Fee Code (\$)		
1001 790	2001 395	Utility filing fee	
1002 350	2002 175	Design filing fee	
1003 550	2003 275	Plant filing fee	
1004 790	2004 395	Reissue filing fee	
1005 160	2005 80	Provisional filing fee	
SUBTOTAL (1)		(\$ 0)	

## 2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Total Claims	Independent Claims	Multiple Dependent	Extra Claims	Fee from below	Fee Paid
			-20 **	= 0	X = 0
			-3 **	= 0	X = 0
				X = 0	

Large Entity	Small Entity	Fee Description	Fee Paid
Fee Code (\$)	Fee Code (\$)		
1202 18	2202 9	Claims in excess of 20	
1201 88	2201 44	Independent claims in excess of 3	
1203 300	2203 150	Multiple dependent claim, if not paid	
1204 88	2204 44	** Reissue independent claims over original patent	
1205 18	2205 9	** Reissue claims in excess of 20 and over original patent	
SUBTOTAL (2)		(\$ 0)	

\*\*or number previously paid, if greater; For Reissues, see above

## 3. ADDITIONAL FEES

Large Entity	Small Entity	Fee Description	Fee Paid
Fee Code (\$)	Fee Code (\$)		
1051 130	2051 65	Surcharge - late filing fee or oath	
1052 50	2052 25	Surcharge - late provisional filing fee or cover sheet	
1053 130	1053 130	Non-English specification	
1812 2,520	1812 2,520	For filing a request for ex parte reexamination	
1804 920*	1804 920*	Requesting publication of SIR prior to Examiner action	
1805 1,840*	1805 1,840*	Requesting publication of SIR after Examiner action	
1251 110	2251 55	Extension for reply within first month	
1252 430	2252 215	Extension for reply within second month	
1253 980	2253 490	Extension for reply within third month	
1254 1,530	2254 765	Extension for reply within fourth month	
1255 2,080	2255 1,040	Extension for reply within fifth month	
1401 340	2401 170	Notice of Appeal	
1402 340	2402 170	Filing a brief in support of an appeal	
1403 300	2403 150	Request for oral hearing	
1451 1,510	1451 1,510	Petition to institute a public use proceeding	
1452 110	2452 55	Petition to revive - unavoidable	
1453 1,370	2453 685	Petition to revive - unintentional	
1501 1,370	2501 685	Utility issue fee (or reissue)	
1502 490	2502 245	Design issue fee	
1503 660	2503 330	Plant issue fee	
1460 130	1460 130	Petitions to the Commissioner	
1807 50	1807 50	Processing fee under 37 CFR 1.17 (q)	
1806 180	1806 180	Submission of Information Disclosure Stmt	
8021 40	8021 40	Recording each patent assignment per property (times number of properties)	
1809 790	2809 395	Filing a submission after final rejection (37 CFR § 1.129(a))	
1810 790	2810 395	For each additional invention to be examined (37 CFR § 1.129(b))	
1801 790	2801 395	Request for Continued Examination (RCE)	
1802 900	1802 900	Request for expedited examination of a design application	
Other fee (specify) _____			
*Reduced by Basic Filing Fee Paid			
SUBTOTAL (3)		(\$ 1770.00)	

Complete (if applicable)

SUBMITTED BY		Complete (if applicable)
Name (Print/Type)	Peter J. Manghera	Registration No. (Attorney/Agent) 40,080 Telephone 608-229-2200
Signature	Peter J. Manghera	Date November 29, 2004

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Reinhart Boerner Van Deuren s.c.

By:

  
Peter J. Manghera

Date: November 29, 2004

## PATENT APPLICATION

### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**GROUP ART UNIT: 3621**

**EXAMINER: FIRMIN BACKER**

In re application of: Dushyant )  
Sharma, et al. )  
Application No: 09/543,938 )  
 )  
Filed: 04/06/2000 )  
 )  
Confirmation No. 7936 )  
Attorney Docket No. 6582-RCE )  
Customer No. 22922 )

For: ELECTRONIC BILL  
PRESENTMENT AND  
PAYMENT SYSTEMS AND  
PROCESSES

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DEC 07 2004

**GROUP 3600**

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

November 29, 2004

### AMENDMENT F

Sir:

In response to the Office Action mailed May 27, 2004, after entry of the accompanying Petition for Extension of Time, the time for response extended to

expire Monday, November 29, 2004, and the accompanying Request for Continued Examination, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this Amendment.

**Remarks/Arguments** begin on page 13 of this Amendment.